

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in compliance with D.N.J. LBR 9004-1(b)	
PADGETT LAW GROUP Joshua I. Goldman, Esq. 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) Josh.Goldman@padgettlawgroup.com <i>Attorneys for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2021-3</i>	
In Re:	
David W. Oswald,	
	Debtor(s).

Case No.: 25-17139-SLM

Chapter 13

Hearing Date: 09/10/2025

Judge: Stacey L. Meisel

OBJECTION TO CONFIRMATION OF THE PLAN

Movant, Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2021-3 (“Movant”), by and through its counsel, Padgett Law Group, hereby objects to Debtor’s Chapter 13 Plan (the “Plan”), as follows:

1. As of the bankruptcy filing date of July 7, 2025, Movant holds a secured claim against Debtor’s property located at **97 West Dewey Avenue, Wharton, NJ 07885**.
2. Movant anticipates filing a Proof of Claim in the amount of \$168,457.44 with estimated arrears totaling \$21,692.11.
3. Debtor’s Plan lists arrears in the amount of \$18,871.10 for Movant, which is significantly less than the arrears of \$21,692.11. The Plan fails to cure the delinquency pursuant to 11 U.S.C. § 1322(b)(5).

4. The Plan violates of 11 U.S.C. § 1325(a)(5)(B)(ii) by not providing for Movant to receive the full value of its claim.
5. Movant objects to the feasibility of the Plan under 11 U.S.C. § 1325(a)(6). The Plan proposed by Debtor is not feasible. Movant requests that the bankruptcy case either be converted to a Chapter 7 or be dismissed pursuant to 11 U.S.C. § 1307.

WHEREFORE, Movant respectfully requests that this Honorable Court deny confirmation of the Debtor's Chapter 13 Plan.

Respectfully submitted,

Dated: July 25, 2025

PADGETT LAW GROUP

By: /s/ Joshua I. Goldman
Joshua I. Goldman, Esq.
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
Josh.Goldman@padgettlawgroup.com

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
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NOTICE OF OBJECTION TO CONFIRMATION OF THE PLAN

Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2021-3 has papers with the Court pursuant to object to Confirmation of the Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)

1. If you do not want the Court to object to Confirmation of the Chapter 13 Plan, or if you want the Court to consider your views on the motion, then on or before **09/10/2025** you or your attorney must do **all** of the following:

(a) file an answer explaining your position at:

Clerk
50 Walnut Street
Newark, NJ 07102

If you mail your answer to the Bankruptcy Clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

(b) mail a copy to:

Joshua I. Goldman, Esq.
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312

Marie-Ann Greenberg
Chapter 13 Standing Trustee
30 Two Bridges Rd
Suite 330
Fairfield, NJ 07004-1550

- (c) attend the hearing to be held on in the NEWARK Bankruptcy Court at the following address:

U.S. Bankruptcy Court
50 Walnut Street
Newark, NJ 07102

2. If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Respectfully submitted,

Dated: July 25, 2025

PADGETT LAW GROUP

By: /s/ Joshua I. Goldman
Joshua I. Goldman, Esq.
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Tallahassee, FL 32312
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CERTIFICATION OF SERVICE

1. I, Kelly DeSousa:
☐ represent _____ in the above-captioned matter.
☒ am the secretary/paralegal for Padgett Law Group, who represents the Creditor in the above captioned matter.
☐ am the _____ in the above case and am representing myself.
2. On July 25, 2025, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: ***Objection to Confirmation of the Plan*** and ***Notice of Objection to Confirmation of the Plan***.
3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.
4. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: July 25, 2025

/s/ Kelly DeSousa
Kelly DeSousa

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
David W. Oswald 97 West Dewey Avenue Wharton, NJ 07885	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.**)
Andrew Thomas Archer Brenner Spiller & Archer 125 Route 73 North West Berlin, NJ 08091	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.**)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.**)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.